

Name of Exhibit:  
**Narrative Exhibit E:  
Neighborhood Narrative**

Applicant:  
City of Milwaukee

Name of File:  
NarrativeExhENEighNarrative

## **EXHIBIT E: NEIGHBORHOOD NARRATIVE**

**Neighborhood Data:** The Westlawn neighborhood CNI boundaries include four census tracts, Milwaukee County Tracts 12, 13, 18 & 19, and part of census tracts 11 and 20. The north border is W. Mill Road, the south border is W Villard Avenue, the east border is N Sherman Boulevard, and the west border is N 76<sup>th</sup> Street.

**Demographics:** The estimated 2013 population is 12,756 persons, which includes 8,662 (68.7%) African-Americans, 1,812 (14.2%) whites 1,585 (12.4%) Asians, and 503 (3.9%) Latinos. This compares to a City of Milwaukee breakdown as follows: 37% African-American, 38.9% white, 3.6% Asian and 17.3% Latino. Females comprised 55.8% of the neighborhood population and males 44.2. This compares to a Milwaukee City breakdown of 52.1% female and 47.9% male. Thirty-seven percent (37%) were under the age of 18 and 6.9% were 65 years of age or older. This compares to Milwaukee City with 26.9% under the age of 18 and 9.2% of the population who were 65 or older. Median household income in the Westlawn neighborhood ranges from \$23,382 (tract 18) to \$38,928 (tract 19), which compares to a Milwaukee City median of \$35,467. The median household income for the Westlawn development is only \$16,640, much lower than that of the overall Choice Neighborhood. The number of employed individuals is 5,901 compared with a total in the labor force of 7,382, indicating an unemployment rate of 20%, compared to the City's overall rate of 14%. The percentage of people whose income is below the poverty level ranges from 13% (tract 20) to 49.6% (tract 18), compared to 29.1% for the City of Milwaukee.

**Crime:** The Milwaukee Police Department (MPD) reports crime statistics by district. Westlawn is located in District 4, which includes the entire northwest side of the City, roughly 30% of the City. For the twelve months ending December 30, 2014, MPD reported 6,780 Group A offenses in the District or 71.9 per 1,000 residents. This compares to a citywide rate of 68.6 offenses per 1,000 residents. For the previous 12-month period (January 1, 2013 through December 30, 2013)

6,727 Group A offenses were reported in the District or 71.34 per 1,000 residents. The Citywide rate for 2013 was 72.9 offenses per 1,000 residents. (Source: Milwaukee Police Department). As the data indicates the incidences of crime in the Westlawn district has changed little over the two-year period while the overall rate of crime in the City is down slightly.

**Schools:** The Westlawn neighborhood includes five schools, two of which are in Westlawn Gardens: Browning Elementary, which is a public school through 5<sup>th</sup> grade, with 342 students, and Banner Preparatory, which is an alternative school for students referred by Milwaukee Public Schools (MPS), with 198 students. Browning, which is attached to the Silver Spring Neighborhood Center (SSNC) partners with SSNC on wraparound programming. . Kilbourn Elementary, another Milwaukee Public School, is in the Choice Neighborhood just south of the Westlawn Housing Development and has 264 students through 5<sup>th</sup> grade. Kluge Elementary (MPS) is located two blocks north of the Westlawn development and is a public school through 5<sup>th</sup> grade with 386 students. The fifth school in the Choice neighborhood was a school identified by MPS for improvement: Northwest Secondary School (6-12<sup>th</sup>) with 900 students. As part of their transformation plan, MPS closed Northwest as a failing school at the end of the 2012-2013 school year and replaced it with a high quality MPS charter middle/high school, Carmen School for Science and Technology.

**Housing:** As of 2013 there were an estimated 7,220 housing units in the Westlawn neighborhood, 41% of these were reported as owner-occupied and 59% were reported as renter-occupied. This compares with an overall owner-occupied rate of 43.7% in the City of Milwaukee. The neighborhood immediately surrounding the Westlawn Housing Development is primarily residential, with the exception of retail along its northern (Silver Spring Drive) and eastern (North 60<sup>th</sup> Street) borders. The residential areas are primarily single-family homes, with some smaller (2 to 16 unit) multi-family properties and a few larger (20+ unit) multi-family properties. The single family inventory is primarily made up of smaller homes built in the 1950s and 60s, with a few in-fills

and rebuilds from later years. Eighty-eight percent (88%) of the housing stock was built prior to 1980 and 66% was built prior to 1970. The inventory is generally in fair to good condition. Approximately 11% of the housing units were vacant as of 2013, which is nearly twice the rate found in Milwaukee County as a whole. In 2013 the median value of owner-occupied homes in the Westlawn neighborhood was estimated to be \$87,425. Eighty percent (80%) of the households in owner-occupied homes have resided in the home more than four years and 17% have resided in the home more than fourteen years. (*Source: 2009-2013 American Community Survey data*).

**Housing Market:** As of the January 31, 2015 there were 49 residential units on the market for sale within one-half mile of the Westlawn Housing Development. These homes ranged in price from \$5,000 to \$115,000 with a median price of \$45,000. The median asking price is approximately 10% higher than it was at the time of our last market update (July 2013). Typically the homes on the market are single-family, two or three bedroom, one-bath houses in the 1,000 to 1,200 square foot range with a detached garage. Most were constructed in the 1950s, with a few as early as the 1930s and as late as the 1970s. Of the 49 homes on the market, 18 (36.7%) were foreclosures. (*Source: Greater Milwaukee MLS*). The median asking price for homes on the market (\$45,000) is significantly lower than the median value of owner-occupied homes as reported by the Census Bureau (\$87,425), due in part to the effect that foreclosures and pre-foreclosures (including so-called "short-sales") continue to have on the for-sale market. As the number of foreclosures declines, we expect to see this gap narrow.

In Milwaukee County as a whole, the number of existing homes sold dropped by 2.7% from 2013 to 2014 but the average sales price increased 5.7% from \$141,588 to \$149,607. (*Source: Greater Milwaukee Association of Realtors*). The pace of sales is expected to pick up in 2015 and, in fact, December 2014 Metro-wide sales were 6.6% higher than the previous December.

**Vacant Land:** There is virtually no vacant land for development in the Westlawn

neighborhood, with the exception of some industrial land and HACM-owned land in Westlawn Gardens that is proposed for development as part of this Transformation Plan. However there are parcels available for, and in need of, redevelopment.

**Foreclosures:** Like most cities in America, Milwaukee is still grappling with the foreclosure crisis that began in the late 2000s. The good news is that the rate of foreclosures in Milwaukee has consistently been lower than the Nation as a whole and the number of new foreclosures in the city is down significantly. (*Corelogic* reported the foreclosure rate in Milwaukee at .95 percent in October, 2014, a 35% drop from one year earlier, and much lower than the nationwide rate of 1.52% for the same month). Having said that, approximately 1,200 homes in Milwaukee remain in City ownership and another 1,400 are bank-owned. Fortunately, the City has and continues to take firm actions to address this problem. In 2014 the City committed \$11.7 million for its Strong Neighborhoods Program with a goal of selling 350 homes in its inventory and demolishing another 300. (*Source: Milwaukee Journal Sentinel, "Milwaukee Struggles to Get Ahead on Foreclosures,"* April 4, 2014). While a good start, more resources will be needed to eliminate the backlog created by the nationwide housing crisis. The Westlawn neighborhood has 53 bank-owned foreclosures, 88 pending bank foreclosures, and 280 tax delinquent properties 54 are 2 years delinquent, which means they will foreclose this year unless paid; 181 are 1 year delinquent - but that will soon be 2 years delinquent if the 2014 taxes were not paid by January 31, 2015; and the remainder are at least 3 years delinquent.. This means at least 28% of the parcels in the neighborhood are tax delinquent, and that number will likely be higher when the 2014 delinquency figures are released. (Source: City of Milwaukee)

**Neighborhood Description:** The Westlawn neighborhood is over 1,900 acres and located approximately seven miles northwest of downtown Milwaukee. According to its residents, it is “ten minutes from everything”. Housing accounts for 35% of the area, followed by parks/forests (20%) public right-of-way (20%), and commercial/industrial (17%). There is an Army Reserve Center on

approximately 120 acres, with some buildings have been designated as surplus but not available for development. The original Westlawn public housing development contained 726 units on approximately 75 acres and was the largest public housing development in Wisconsin. Constructed in 1952, Westlawn was the third traditional low-income public housing development built in the city of Milwaukee. At the time of its construction in 1952 there were very few homes in the entire area surrounding Westlawn Housing Development. The neighborhood, in essence, grew up around Westlawn soon after it was built as part of the post-World War II boom. Over the years, the ethnic background of the neighborhood has changed. While primarily white when the neighborhood was built in the 1950s, in the 1970s whites began to relocate to suburbs and middle class African Americans began to move into the northwest side of Milwaukee to escape the central city.

Silver Spring Drive is one of several major east/west thoroughfares in the City of Milwaukee and is the main gateway to the neighborhood. Most of the retail serving the neighborhood is directly north of Westlawn along the north side of Silver Spring Drive, between North 60th and North 64th Streets, with additional including strip commercial along the north side of Silver Spring (AutoZone and McDonalds) just east of 60<sup>th</sup> Street and an Aldi's grocery store at the southwest corner of the neighborhood. While this store is a valued asset in the community, the fact is that this small grocery store cannot begin to meet the needs of the community with regard to the lack of fresh, healthy produce. Most of the retail in the area is occupied by local small businesses or franchises of national brands. The existing retail does not meet the community need and desire for a full service grocery store and other neighborhood serving retail. Prior to 2010, as shown in Attachment 22 (Pictures), the neighborhood, especially the retail strip along Silver Spring Drive, experienced significant disinvestment with little new capital being invested. In 2008, the Greater Mt. Sinai Church of God in Christ opened a new facility on North 60<sup>th</sup> Street across from Westlawn Gardens. In 2010, the Business Improvement District invested money into enhancements along Silver Spring Drive

including extensive landscaping, use of decorative paving and lighting, additional trees, fencing and signage. However, the catalyst for much of the other reinvestment into the neighborhood has been HACM's investment of more than \$75 million into the new units constructed on the eastern half of Westlawn, "Westlawn Gardens". Recently, the City has added bike lanes to Silver Spring Drive, providing more connectivity to the rest of the city and making it safer for those who use bikes, and Milwaukee County added two bus lines to provide better access to suburban jobs for Milwaukee residents. A previously dilapidated strip retail area on the southeast corner of 60<sup>th</sup> and Silver Spring with a reputation for the largest amount of drug sales in the city has been transformed into a more attractive AutoZone location with an improved façade and appearance. Also, the House of Corned Beef has invested in a previously boarded-up restaurant.

**Housing Description and relationship to Neighborhood:** Originally, Westlawn consisted of 726 units in 149 buildings with a unit size breakdown as follows: 181 1BR (24.93%); 326 2BR (44.90%); 181 3BR (24.93%) and 38 4BR (5.23%). Westlawn was constructed in the style of the day for large, family public housing communities in the 1940s and 1950s: monolithic and monochromatic barracks-style buildings arranged in a superblock style that isolated it from the rest of the neighborhood. The buildings became antiquated both in design and functionality. The development is severely distressed as demonstrated in Exhibit D. As stated previously, the neighborhood immediately surrounding Westlawn is primarily residential, with a large percentage of single family homes, some smaller (2 to 16 unit) multi-family properties and a few larger (20+ unit) multifamily properties. The single-family inventory is primarily made up of smaller homes built in the 1950s, with a few in-fills and rebuilds from later years. Very little of the inventory is vacant. There is a concern that foreclosures could hurt property values and lead to further disinvestment.

The Westlawn development itself has presented the biggest challenge to the neighborhood's health and stability, with its overwhelming and negative physical presence and its high concentration

of poverty and lack of racial/ethnic diversity. Many of the neighborhood residents, especially those to the south of the Westlawn Housing Development, perceive it as a problem for the neighborhood. In fact, portions of the southern boundary of the Westlawn Housing Development actually have barriers constructed dividing it from the surrounding neighborhood. In 2009, HACM went through a comprehensive planning process and adopted an overall master plan for the transformation of the property. Consistent with the recommendation from the market assessment, a decision was made to develop the eastern portion of the site first, to stabilize it and build the foundation for greater economic integration and the introduction of market rate housing on the western portion when developed. HACM received Low Income Housing Tax Credits (LIHTC) to develop 250 units on the eastern half. By the end of 2011, all of the existing residential buildings (332 units) on the eastern half of the property had been demolished and as of the end of 2012, construction had been completed on 250 replacement units, which are 100% occupied. The replacement units consisted of two three-story elevator buildings containing 47 units each (one restricted to seniors, 55 and older), and 156 units in various configurations of three-, four-, five- and six-unit buildings.

**People Narrative:** The demographics of the neighborhood are described above, and those of the current public housing residents are described in Exhibit H (People Strategy). In general, residents of the Westlawn Housing Development are primarily single female heads of household, with a higher percentage of African Americans (98% vs. 69% in the entire neighborhood). Westlawn households are also much poorer than the surrounding neighborhood, with a median household income of \$15,548 compared to between \$23-38,000 in the Westlawn neighborhood. Among the most important needs identified during the resident survey were: (1) better opportunities for jobs: only 46% of Westlawn households have employment income; (2) health – while many claimed connection to a regular doctor, they also reported a number of chronic health issues; (3) better educational options for their children;



The Westlawn Choice Neighborhood has a number of strengths and assets to build upon in the Transformation Plan:

- **Silver Spring Neighborhood Center:** The Silver Spring Neighborhood Center (SSNC) has been a stabilizing presence for Milwaukee’s northwest side and the Westlawn neighborhood since its founding as a settlement house in 1958. See full description in Exhibit I.4.
- **Growing Power:** Located five blocks east of Westlawn Gardens, this award-winning program is carrying out an innovative agenda of creating “community food systems” – producing healthy and affordable foods in urban environments. See full description in Exhibit I.4.
- **Milwaukee Job Corps:** The Job Corps site is located on twenty-five acres at 6665 N. 60th Street (60th and Green Tree Road), less than 1.5 miles from Westlawn Gardens. The Center, funded by the U.S. Department of Labor, provides free education and career technical training programs for young people ages 16 through 24. The Center is an important new resource to the neighborhood.
- **Comprehensive Job Center:** There are two Comprehensive Job Centers in the City of Milwaukee. The one closest to Westlawn is located at 1915 N. Dr. Martin Luther King Drive and is seven miles from the center of the Westlawn Choice Neighborhood
- **Transportation:** Westlawn is located on the major arterial of Silver Spring Drive and is well served by the Milwaukee County Transit System (MCTS) with three major bus routes passing thorough or adjacent to the development. These routes connect to many of the major employment hubs of the metropolitan area as well as the University of Wisconsin-Milwaukee campus and the Bayshore Regional Shopping Center to the east on Silver Spring Dr.
- **Carmen High School for Science and Technology:** In 2013-14, MPS closed the failing Northwest Secondary School and replicated an established, high quality charter middle and high school, Carmen, in the neighborhood. As described in Exhibit H, this will add a quality option for neighborhood children to bridge the transition from elementary school to college or career.